



Think you can't work because you will lose your Social Security benefits? Think again! There are programs to help you, and Benefits Counselors are available to explain them to you. Contact a Benefits Counselor today!

- ◆ **Benefits InfoSource**
Main Office
6811 Kenilworth Ave.
Suite 504
Riverdale, MD
Voice: (301) 277-2839
TDD: Use Maryland
Relay 711
www.innow.org
- ◆ **Benefits Resource Center**
3011 Montebello Terrace
Baltimore, MD
Voice: (410) 444-1400
TTY: (800) 735-2258
mcil@mcil-md.org
www.mcil-md.org

This fact sheet and others can be found at www.mdod.maryland.gov and www.mdworkforcepromise.org.

Questions?

Contact the Maryland Department of Disabilities.

Think You Can't Work? Think Again...

Overview

Would you like to work but are afraid something will happen to your Social Security check? Have you stopped working because your check was reduced? Do you think that you might lose your Medicaid benefits if you go to work? Are you afraid that if you try to work but just can't do it, you might not be able to receive benefits again? Having a job is an important part of life and these types of worries shouldn't keep you from going to work. There are lots of possibilities to think about and questions you would probably like to have answered. This fact sheet will explain who you can talk to, where you can go, and what you can do to make going to work a good thing for you.

Benefits Counseling

Benefits Counselors

Benefits Counselors are people with knowledge of Social Security, Medicare, Medicaid and other benefits. Benefits Counselors help you understand the rules about work and help you to make the best plans about your Social Security checks, health insurance and wages.

Cecil, Charles, Dorchester, Frederick, Garrett, Kent, Montgomery, Prince George's, Queen Anne's, St. Mary's, Somerset, Talbot, Washington, Wicomico and Worcester counties.

Benefits Resource Center provides services to Baltimore City, Baltimore, Anne Arundel, Carroll, Harford and Howard counties.

Benefits Planning, Assistance, and Outreach (BPAO) Projects

Benefits Planning, Assistance, and Outreach Projects are Social Security projects that offer benefits counseling in each state. There are two projects in Maryland. *Benefits InfoSource* provides services to Allegany, Calvert, Caroline,

Contact information for Maryland's BPAOs is on the sidebar of this page. See the back of this fact sheet for suggestions on how to prepare for a meeting with a Benefits Counselor – questions you should ask, items you should bring with you, etc.

Work Incentives

What is a work incentive?

Work incentives are rules that make it possible for people with disabilities to receive income from work and still receive Social Security benefits, Medicare, or Medicaid.

Maryland's Employed Individuals with Disabilities (EID) Program

If going to work or working more hours puts your Medicaid services at risk, this program might be for you. The EID program allows increased income

and resources for Medicaid eligibility. This is an incentive for you to go to work or to work more hours. To receive an application for this program, please call the EID hotline at 866-373-9651 (voice) or 866-373-9652 (TTY).

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Work Incentives (continued)

Social Security Administration (SSA) Work Incentives

The rules are different for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Both of these checks come from SSA. It is important to know which of these you receive. It is possible to receive both.

Some key work incentives to know are:

Impairment Related Work Expenses

(IRWE): IRWEs are deductions from your income based on the cost of items or services you pay for and need for work. You must need these items or services because of your disability. Some examples of IRWEs are assistive technology, job coaching, attendant services, wheelchair van service, medications and medical supplies.

There are special rules for individuals who are blind. Contact a Benefits Counselor to learn more about Blind Work Incentives.

Continued Medicaid Coverage – 1619(b):

Under SSI rules, your monthly check is less when you work. If you make enough money, your check may stop. If your check stops, you may be able to keep your Medical Assistance (Medicaid) by using a rule called 1619(b). Under 1619(b), you can continue medical assistance. Your check can start again if you earn less money.

Plan for Achieving Self-Support (PASS):

The PASS lets you set aside money to pay for items or services needed to reach a work goal. PASS expenses may include job coaching, education costs, job-related

equipment (tools, uniforms, computers) or expenses to start a business.

Expedited Reinstatement:

If your SSDI or SSI check has stopped because of your income from work and then your earnings drop below a certain level, Expedited Reinstatement may be helpful for you. This work incentive can restore your check for up to six months. Your case will be reviewed for eligibility requirements. The review will also decide if you should get your check back beyond the six months.

These are only some of the work incentives Social Security has to offer. It is best to work with a Benefits Counselor to make sure you are successful in your work effort.

How to Prepare For and What to Ask the Benefits Counselor

Is there anything I should bring to my meeting with the Benefits Counselor?

- ◆ It is a good idea to take your SSA award letter with you. If you do not have a letter, you will need to know which benefits you have and the amount of money you receive.
- ◆ If you have worked before, bring a copy of your work history. It is good information for the counselor.

- ◆ If you have received notice of under-payments or over-payments from SSA, you should bring the notice to the meeting.

What types of questions should I ask the Benefits Counselor?

- ◆ How will work affect my benefits?
- ◆ What will happen to my medical assistance if I start to work?
- ◆ How often do I need to report my income to SSA?

- ◆ If I lose my benefits because of work, will I be able to get them back?
- ◆ If I go to work, will my dependents lose their benefits?

Your Benefits Counselor will be able to answer these and any other questions you might have. It is important for you to know that there are lots of ways to make work possible.

Resources

Maryland Service Providers

Benefits InfoSource Main Office

Voice: (301) 277-2839
TTY: Use Maryland Relay 711
Website: www.innow.org

Benefits Resource Center

Voice: (410) 444-1400
TTY: (800) 735-2258
Email: mcil@mcil-md.org
Website: www.mcil-md.org

Additional Information

Maryland Department of Disabilities

Voice / TTY: (410) 767-3660
Voice / TTY: (800) 637-4113
Email: mdod@mdod.state.md.us
Website: www.mdod.maryland.gov

Maryland Developmental Disabilities Council

Voice: (410) 767-3670
Voice: (800) 305-6441 (within MD)
Website: www.md-council.org/index.html

Maryland Disability Law Center (MDLC)

Voice: (410) 727-6352 / (800) 233-7201
TTY: (410) 727-6387
Website: www.mdlcbalto.org

Maryland Disability WorkFORCE Information Exchange

Voice: (301) 662-0099
TTY: (301) 662-4853
Email: info@mdworkforcepromise.org
Website: www.mdworkforcepromise.org

Social Security Administration (SSA)

Voice: (800) 772-1213
TTY: (800) 325-0778
Website: www.socialsecurity.gov
Disability Programs:
www.socialsecurity.gov/disability/

TransCen, Inc.

Voice: (301) 424-2002
TTY: (301) 309-2435
Email: inquiries@transcen.org
Website: www.transcen.org